

AMENDMENTS TO THE SPECIFICATION:

Please replace the paragraph on page 24 from lines 5-14 in the body of the specification with the following paragraph:

Preferably, the payment proxy system 16 includes a front-end payment proxy interface module 60, runtime payment logic 62, and a plurality of payment connection modules 64. As shown in FIG, 1, in the preferred framework, the payment proxy system 16 is also coupled to a merchant database 18 and a transaction capture database 20. The elements of the payment proxy system 16 are preferably implemented via software instructions stored within the payment proxy system 16, but could, alternatively be implemented in hardware or a mix of hardware and software instructions. The software instructions for carrying out the functionality of the payment proxy could be programmed using a variety of different programming techniques and using a variety of different programming languages as those of skill in this art will appreciate.

## VERSION OF AMENDMENTS TO THE SPECIFICATION SHOWING CHANGES:

Preferably, the payment proxy system 16 includes a front-end payment proxy interface module 60, runtime payment logic ~~4662~~, and a plurality of payment connection modules 64. As shown in FIG, 1, in the preferred framework, the payment proxy system 16 is also coupled to a merchant database 18 and a transaction capture database 20. The elements of the payment proxy system 16 are preferably implemented via software instructions stored within the payment proxy system 16, but could, alternatively be implemented in hardware or a mix of hardware and software instructions. The software instructions for carrying out the functionality of the payment proxy could be programmed using a variety of different programming techniques and using a variety of different programming languages as those of skill in this art will appreciate.